

Employee Benefits

All benefits are effective on the first of the month following a 60 day waiting period if the employee completes and returns the election confirmation form within the first 30 days of employment.

The Section 125 plan provides eligible employees an opportunity to purchase qualified benefits with pre-tax dollars. An eligible Employee may enroll in the Benefits Plan by submitting election forms and applications which specify his or her benefit elections within the first 30 days of employment or within the first 30 days of a qualifying event.

A qualifying event is a change in status or lifestyle such as birth, adoption, over-aged dependent, marriage, leave of absence, return of alternate insurance, move from service area, loss of group coverage, termination of employment and death.

An employee will not be entitled to revoke an election, after a period of coverage has commenced, and to make a new election with respect to the remainder of the period of coverage unless both the revocation and the new election are on account of and consistent with a change in status as determined by Section 125 of the Internal Revenue Code.

There will be an annual Open Enrollment period which will allow employees to change their election without a qualifying event. This period will be announced via the HCSD website and District email.

Health Insurance

Health insurance coverage is provided by Florida Blue, which offers two (2) plans to choose from. The current Board contribution amount and current insurance premium rates are listed on the Employee Benefits Department website.

Florida Blue also offers a Prescription Mail-In Program and Vision, Hearing and Massage Therapy discount programs via Blue Complements.

Life Insurance

Life insurance coverage is provided by Florida Combined Life Insurance Company. If health insurance is elected, the employee is entitled to a \$10,000 life insurance policy. If health insurance is not elected, the employee is entitled to a \$30,000 life insurance policy

Dependent life insurance may also be elected for a spouse and/or eligible dependents.

Dental and Vision Insurance

Dental insurance coverage is provided by Florida Combined Life Insurance Company, which offers two (2) plans to choose from.

Vision insurance is provided by Humana, which offers coverage for routine eye exams, including lenses, frames or contacts.

Additional Benefits

Other benefits are offered at the employee's expense for short term and long term disability insurance, medical and/or child care reimbursement, cancer insurance, intensive care, etc.

The Employee Assistance Program (EAP) is available to all employees not enrolled in group health insurance. It provides mental health, substance abuse and employee assistance counseling. It allows up to two (5) outpatient visits per year. All use of these services and treatment information is confidential. Contact the Employee Benefits Department or the EAP directly at 800-878-5470 for more information.

Health Insurance Portability and Accountability Act of 1996 (HIPAA)

The objective of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) is to protect an individual's Personal Health Information (PHI). The rule covers areas that define the appropriate use and disclosure of PHI. Although this rule guarantees individuals that their health information is protected, it permits specific information to be used to provide good health care.

There are reasons for which PHI may be disclosed, such as benefit activities, worker's compensation, serious threat to health or safety, public health activities, research, victims of abuse, neglect or domestic violence. Confidential staff may request that you share health information as it pertains to medical leaves, worker's compensation leave, family medical leave or disability.

When an employee wants to discuss confidential information, he or she must contact the individual or professional that can assist them directly.

Protect yourself – DO NOT discuss personal health information with anyone other than your administrator or confidential staff, if absolutely necessary.

If you have questions, please feel free to contact the Benefit Coordinator at your site or the Employee Benefits Department at 352-797-7007.